

## **Notice of References Cited**

Applicant/Patent  
DeFrancesco et al.

Application/Control No.  
**08/922,462**

Examiner  
**Nga B. Nguyen**

Art Unit  
**3628**      Page 1 of 1

### U.S. PATENT DOCUMENTS

	<b>Document Number</b> Country Code-Number-Kind Code	<b>Date</b> MM-YYYY <sup>1</sup>	<b>Name</b>	<b>Classification</b> <sup>2</sup>	
A	5,611,052	3/1997	Dykstra et al.	705	38
B	5,797,133	8/1998	Jones et al.	705	38
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### NON-PATENT DOCUMENTS

	Include, as applicable: Author, Title, Date, Publisher, Edition or Volume, Pertinent Pages		
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v	"The Lure of the subprime", Automotive News, n 5673, p li, August 12, 1996.		
w	"Opportunities, Obstacles in Suprime Loan Market", Credit Risk Management Report, Feb 26, 1996, vol: 6, Issue: 4.		
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<sup>1</sup> A copy of this reference is not being furnished with this Office action. See MPEP § 707.05(a).

<sup>1</sup> Dates in MM-YYYY format are publication dates.

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